

EXHIBIT 2

to

Declaration of Gloria Ham

Toyota Motor Credit Corporation
3957 Westerre Parkway
Richmond, VA, 23233
(804)965-2800



MB 01 000533 30278 B 3 A

Date: January 25, 2011

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MARKET
VALUE
VIEW
VIEW

Re: 13280965

Dear Applicant(s):

Thank you for applying for credit through the dealer listed below and Toyota Motor Credit Corporation (TMCC).

ROSNER TOYOTA
3507 JEFFERSON DAVIS HWY P O BOX 7045
FREDERICKSBURG, VA, 22408
(540)898-7900
TMCC Dealer Number: 45037

We have carefully considered your request for credit and regret that we are unable to approve your request. Our decision to deny your request was based on the reasons stated below:

Access to credit report denied

Our decision was based in whole or in part on information obtained from the consumer credit reporting agency(ies) identified below:

Equifax
1550 Peachtree Street
Atlanta
GA
30374
(800)685-1111
(800)685-1111